

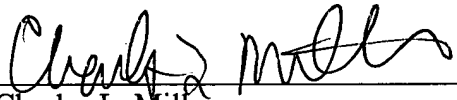
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Respectfully submitted,  
BANNER & WITCOFF, LTD.

Date: February 7, 2002

  
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